

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|--------------|--------------------------------------------------------------------------|----------------------|
| Applicant: | Ronald E. Sloan | |
| Serial No.: | 09/929,610 | Conf. No. 9691 |
| Filing Date: | August 13, 2001 | Group Art Unit: 3693 |
| Title: | FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW | Examiner: J. Greimel |
| Docket No: | 60021-375802 | |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This is in response to the Office Action dated July 31, 2007. Please amend the above-identified as follows.

Amendments to the Claims are reflected in the listing of claims, which begins on page two (2) of this paper.

Remarks begin on page six (6) of this paper.